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Federal Occupational Health
a component of the US Public Health Service



HOLIDAY SHOPPING

Budget

- Identify your holiday expenses and plan.
- Make a list of the items on which you spend money during the holidays – sitters, entertaining, cards, decorating, travel, charities, and gifts, for example. Stick to the list.
- Decide whether you will use cash or a credit card for your purchases. Since debt can be harmful to your credit rating, get creative about ways to save. Avoid using credit cards if possible.
- Decide in advance how much you will spend on each item. Write in a soft amount for unexpected presents.
- Buy in bulk: candles, calendars or tins of homemade cookies, may do nicely for party hosts, neighbors, and teachers.
- Discuss gift-giving in advance and consider drawing names for a gift exchange.
- Remember the price of a gift does not reflect how much you care.
- Get start early for next year's holiday season. After the holiday, consider taking advantage of post-holiday sales.

Shop Wisely

- **Know who you're dealing with.** If you're shopping by catalog, phone or online, confirm an address and phone number to contact if you have questions or problems. If you've never heard of the seller, check on its location and reputation with the Better Business Bureau or the state attorney general's office. **Pay the safest way.** A credit card offers the most consumer protections.
- **Protect your privacy.** Provide personal information only if you know who's collecting it, why, and how it's going to be used. When online, look for the company's privacy policy, or ask the customer service representative when on the phone.
- **While online order only on a secure server.** Look for an unbroken key or padlock at the bottom of the browser window to ensure your transmission is protected. Buy only from Web vendors that protect your financial information when you order online. **Guard your online passwords.** Use different passwords when you're making a purchase than you use to log on to your computer or network.

Know Your Rights

- **Can you get your money back?** Check out refund and return policies before you buy. **Read the fine print.** When shopping online, sometimes key restrictions on a sale are contained in the "fine print" on a website. Take some time to click on any hyperlinks leading to warranty or rebate information, additional costs, or other key information you should know about before you buy online. Check around the site since this information may be buried under a general link, for example under "Terms and Conditions."

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- **Check delivery dates.** When you place an order, the vendor usually tells you when to expect delivery. A Federal Trade Commission rule requires sellers to ship items as promised or within 30 days after the order date, when no specific date is promised. If the seller can't ship the goods within the promised or 30-day deadline, the seller must notify you, give you a chance to cancel your order and provide a full refund if you've chosen to cancel. The seller also has the option of canceling your order and refunding your money.
- **Review warranties.** Many high-tech gadgets and appliances come with warranties. You have the right to review a warranty before you purchase a product. For warranty information online, look for hyperlinks leading to the full warranty, or to an address where you can obtain a free copy. Reading the warranty before you buy can help you understand exactly what protection you'll get should something go wrong later. If a copy of the warranty is available online, print it out when you make your purchase and keep it with your records.
- **Compare prices.** Look for price-matching policies. Some merchants will match, or even beat, their competitors' prices. Read the merchant's pricing policy carefully. It may not apply to all items. Go online to check out internet sites that compare prices for items offered online.
- **Check shipping and handling fees.** Don't forget to factor these into the cost of the order and choose the delivery option that best meets your needs and budget. Order early to allow plenty of time for shipment and delivery.
- **Do your research.** Ask family, friends or co-workers for recommendations on retailers, whether online or offline. Some items like jewelry can be expensive. The cost of jewelry depends a lot on the type of piece it is. Familiarize yourself with some key terms before you shop, for example, "natural," "laboratory-created," "imitation," "gold," "gold-plated." These can make big cost differences. When buying a diamond, consider the "4C's" - cut, color, clarity, and carat weight - because each factor affects the price.

Keep Good Records

- **Track your purchases.** Keep printouts of the web pages with details about the transaction, including any warranties, or return and refund policies if you're not satisfied. If shopping by telephone or catalog, keep records of your order: the company's name, address and phone number; the date of your order; a copy of the order form you sent to the company or a list of the items ordered and their stock codes, the order confirmation codes and the ad or catalog from which you ordered.

Keep receipts. You may need them to return an item or to reconcile your credit card statement. Ask for gift receipts to include with your gift.

SOURCE: portions adapted from the Federal Trade Commission's web site.

Getting Help

If you would like more information, you can call your EAP at 800-222-0364. To find out what services are available, check your employee benefits or call your local human services agency.

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